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SOME CHARACTERISTICS OF FARM AND HOME PROPRIETORS.

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The paper here presented contains conclusions that have only recently been made possible, and most of these have a broad statistical foundation composed of facts derived from nearly 63,000,000 of people. They are, therefore, subjects for explanation rather than for dispute.

At the outset it must be borne in mind that the word "home" is used in a sense that does not include a farm. It applies to homes that are not farmers' homes. This distinction is made in order to set off the agricultural proprietors by themselves, since their conditions are very different from those surrounding urban home proprietors. I ought to say, also, that the word "proprietors" is used as including tenants as well as owners, and not as signifying owners merely.

Nearly one-tenth of the population is composed of the persons who own the farms and homes that they occupy, and the last census now makes it possible to say how old they are, to what race and sex they belong, where they were born, and even where their parents were born. The interest in this class of individuals increases when it is observed what

is implied in the fact of farm or home ownership. They are substantially the land owners of the country. If a man owns land it is at least that on which he lives. A farmer does not let his farm to a tenant and hire a farm to cultivate himself; nor does one own another's home and hire his own. The merchant who owns his store most likely owns his home; and, as a rule, investors in real estate have first invested in a home for themselves. The exceptions to the rule, it is believed, are not sufficient to invalidate the assertion that the farm and home owners are substantially the land owners. They are more than these; they include the owners of substantially all of the wealth. While it is true that in cities there are small tradesmen and other persons possessing some wealth, who do not own their homes, their aggregate wealth is of much less importance than their number, and can have but a small place among many billions of dollars.

Another implication is that the farm and home owners constitute the more especially conservative element of society, leaving sex out of consideration. A home or farm buyer feels fairly well "settled" and wishes to remain so; his interest in local affairs increases, and he dreads radical changes if he prospers.

Let us now see how the races compare with respect to the ownership of their habitations, the facts being taken for 1890. The negroes of the South have had about 25 years, and those of the North a life time, in which to become the owners of farms, and yet only 21 per cent of the negro farm proprietors are owners in contrast with 72 per cent for the whites. Of the farm proprietors of mixed blood 29 per cent are owners; of the Indians 79 per cent; and of the Chinese and Japanese 10 per cent. The high percentage for the Indians is mostly explained by the allotment law, which prevents the alienation of their land for a period of years.

The negroes have done better in the Rocky Mountain and Pacific regions than elsewhere, the farm owners being 77 per

cent of the farm proprietors. Next in order are the North Atlantic States with 58 per cent, the North Central States with 52 per cent, the South Atlantic States with only 23 per cent, and, lowest of all, the South Central States with 18 per cent.

The negroes have been more successful in acquiring the ownership of farms among the high-priced acres of the East than among the low-priced acres of the South. For \$100 in the latter region a negro can buy land sufficient to support himself and family, and he can have "a log rolling" and build his house himself. His mule and implements would cost \$60 more. It is not entirely fair, however, to condemn the negro on the evidence of these prices, because they were about twice as great from 1875 to 1880, which may be regarded as representing the average of the 25 years since the end of the war; but, nevertheless, a small farm seems to have been, and still seems to be, above the negro's means. He need not have advanced the money for the purchase, but could have paid in installments. This, indeed, he has tried to do in many cases but failed after continuing for a year or so. An illustration given to me by a Mississippi cotton planter represents a common occurrence in the South. This planter wished to keep some of the better negroes of the neighborhood from straying away, as they are all inclined to do, in order that they might be available for doing work on his plantation every year; so he sold to each of these negroes a small piece of land without receiving any cash payment, but with the understanding that the price should be paid in periodical installments, and that a deed should be given at the time of the last payment called for by the contract. The negroes kept up the payments for varying lengths of time, but none of them made all of the payments, although the terms were easy and well within their ability.

The trouble with the negro of this class is that he fools away too much of his time; he is a gad-about; he likes to loaf at the cross-roads store or in the village street, and he

will go into debt to any extent that he can find credit. In the cotton country his landlord or some merchant advances his keeping while the crop is maturing, and he is most of the time living on the future.

Although conspicuous savers of wealth are found among the negroes, the masses of them are not saving in their disposition. In Georgia and Virginia the assessed valuation of the property owned by the negroes is known. If allowance be made for undervaluation, as authorized by the census, the estimated true value of their taxable property was \$34 per capita in 1890. Upon multiplying this number by the number of negroes in the United States the estimated true value of their taxed wealth becomes \$253,981,360, without deducting the debts that they owe, and this amount is only 0.39 of 1 per cent of the wealth of the whole country, while their population was 12 per cent of the entire population. It would seem, therefore, that a generation has been sufficient for the negroes to acquire the ownership of farms probably nearly to the extent to which their instincts prompt them to do so.

Although the negro has been less successful in becoming a home owner than a farm owner, yet, relative to the success of the whites, he has been more successful; that is, he approaches the white ownership of homes more closely than he does their farm ownership. Of the white home proprietors 39 per cent are owners; of the negro home proprietors, 15 per cent; of those of mixed blood, 23 per cent; of the Indian proprietors, 53 per cent; and of the Chinese and Japanese, 14 per cent. Farm and home ownership is everywhere found in a higher degree among persons of mixed white and negro blood than among the negroes, but the degree of ownership is much nearer that of the negroes than that of the whites.

It is in the North Central States that the negroes have done best in home ownership, and there 29 per cent of their home proprietors are owners; next in the Rocky Mountain and Pacific regions, where the percentage is 25; next in the

North Atlantic States, where it is 16; followed by 14 per cent in the South Atlantic and the South Central States.

Incidental to the census inquiry in regard to the proprietors of farms and homes, a discovery was made in regard to the sizes of white and negro families, which has heretofore been a matter of pure conjecture. There are 1,410,769 families having representatives of negro or mixed blood; and the total negro and mixed population is 7,470,040, including those who live in white families as servants. There are, therefore, 5.30 individuals of negro and mixed blood, on the average, to each family of the same race, a number somewhat greater than the actual family, but really the number that the family would contain if the white families had no negro and mixed servants. The white family, not including these servants, has 4.89 individuals, on the average, or only 0.41 of an individual less than the greatest possible negro and mixed family. The white family, including the servants, must be about as large as the actual negro and mixed family; perhaps larger. If there are half a million negro and mixed servants in white families, or one to every 22 white families, the two families, as actually existing, are of the same size.

A country having for a seventh of its population persons who were born in foreign countries, and for a third of its population persons who were born either in foreign countries or of foreign parents, must be interested in finding the seventh and the third provided with a strong conservative element and with such property interests that they would be opposed to exorbitant taxes. It is of interest, then, to this country to know that the immigrants from Europe brought a "land hunger" with them, which they have gratified to a surprising extent, when they are compared with the natives, and when it is borne in mind that they brought substantially no wealth with them to this country. The Commissioner-General of Immigration reports that all immigrants that arrived during the nine months ended March 31, 1895,

were asked how much money they brought with them, and the average to each individual was \$17. Probably the full amounts were not disclosed in all cases, but, nevertheless, the figures are significant of the general fact that the immigrants come here to begin life with practically nothing but their ability to labor upon which to depend. The land hunger of these people has made them the owners of the farms that they cultivate in a much greater degree than the natives are. Of the native white farm proprietors 69 per cent are owners, and the natives of no other prominent country have as low a percentage as this, except the Italians, for whom the percentage is 68.

Bear in mind that the percentage for the native farm owners is 69. Next above the natives of this country are the English Canadians, with farm ownership represented by 80 per cent; and then follow, in order, the Germans, with 81 per cent; the natives of Austria-Hungary, with a fraction over 81 per cent; the natives of England and Wales, with 82 per cent; the French Canadians, with 83 per cent; the French, with 84 per cent; the Russians, with a fraction over 84 per cent; the Scotch, with 84.9 per cent; the natives of Norway, Sweden, and Denmark, with 85 per cent; and, highest of all, the Irish, with 87 per cent. Only 13 Irish farmers in 100 in this country are tenants, in contrast with 31 among the natives. Upon turning to the home proprietors, the contrast between natives and foreigners will be found largely reversed; home ownership is more prevalent among the white natives of the United States than among those of any other country, except the Germans and the natives of Norway, Sweden, and Denmark. These foreigners have carried home owning to the highest point, the Germans to the point of 43 per cent of their home proprietors, and the Scandinavians to the point of 42 per cent.

The percentage for the native home owners is 41; next below are the French, with 36.9 per cent; then the natives of England and Wales, with 36.7 per cent; the Irish, with 36.4

per cent; the Scotch, with 35 per cent; the English Canadians, with a fraction less than 35 per cent; the natives of Austria-Hungary, with 28 per cent; the French Canadians, with 23 per cent; the Russians, with 22 per cent; and, lowest, the Italians, with 12 per cent.

It is evident that in the case of some of the foreigners the farms attract a better element than the towns and cities do. There is a strong contrast between the high farm ownership of the Russians and the French Canadians and their high home tenancy.

The white natives of this country stand high (or above the average) as home owners, but low as farm owners. All foreigners stand high as farm owners, except the Italians; and all stand low as home owners, except the Germans and Scandinavians, but the natives of England and Wales, France, Ireland, and Scotland, and the English natives of Canada and Newfoundland, very nearly reach the average for the native and foreign born combined, and these foreigners, together with the Germans and Scandinavians, constitute three-quarters of the foreign born population. It is, indeed, a remarkable showing that these foreigners have made for themselves, notwithstanding a beginning made in poverty not many years ago. More than half of the immigrants to this country from 1820 to 1890 came here within the last 20 years of the period, and two-thirds of them within the last 30 years.

While due praise should be given to the foreigners for doing as well as they have done in this country, it should not be overlooked that it was this country that offered them the opportunities. Here cheapland has been freely bought with the savings out of comparatively high wages for what has mostly been unskilled labor, and with the aid of a mortgage the foreigner has become the owner of his home, or as a farmer, a "landed proprietor," as he would be called in the United Kingdom. The statistics that are given are enough to show that there is a strong conservative element in our

foreign born population, with the inference that it is distributed more widely than the statistics disclose.

Professor Gunton has recently criticised adversely this inference from the statistics of dwelling ownership, which I made not long ago in a New York newspaper, his objection being that the farms and homes owned by the foreign born are less valuable than those owned by the natives. While, as he claims, this may be so, yet we should not lose sight of the fact that the foreign born have begun at the bottom round of the ladder much more frequently than the native born have, and that a large majority of the immigrants are unskilled laborers and therefore workers for low rates of wages; so that, to them, success in the ownership of cheap farms and homes may have presented obstacles as difficult to be overcome as those that were presented to the native owners of more costly farms and homes. And besides this, Professor Gunton does not take account of the extensive acquisition of farms and homes by natives, by inheritance, which is almost entirely denied to the foreign born.

In the larger cities the foreign born exceed the native born whites in home ownership in proportion to their numbers. The native white home owners in the 58 cities of 50,000 population and over are 23 per cent of all native home proprietors. The foreigners standing below this are the natives of Austria-Hungary, with 22 per cent; the English Canadians, with 20 per cent; the Russians, with 15 per cent; the French Canadians, with 14 per cent; and the Italians, with only 6 per cent; but these do not constitute the principal foreign element of the city population. The great German element has the highest percentage for home ownership, 32 per cent; the Irish have 24 per cent, and also the English; the French, the Scandinavians, and the Scotch are slightly above the natives in home ownership.

Even in the cities of still larger population, the 11 cities of a quarter of a million or more, the foreigners slightly exceed the white natives in this matter, but the fact that they

do so is due to the high degree of ownership among the Germans. These thrifty people, and the Scotch and Scandinavians, are the only foreigners that have a more prevalent ownership than the natives have.

Now let us pass to the native children of the white foreigners, their children born in this country. These children are characteristic of their parents with respect to the ownership of their farms and homes. They own the farms that they cultivate more generally than the white farmers do whose parents were native born, the ownership of the native children of foreign white parents being represented by 71 per cent, and the ownership of the native children of native parents by 69 per cent. The relative positions of the two classes are reversed in the case of home ownership, the percentage for the owners with native parents being 42, and for those with one or both parents foreign born, 34. In the 58 principal cities the percentage for the children of native parents is 25; for those of foreign parents, 22.

In comparing the white persons having native parents with those having foreign parents, with respect to home and farm ownership, it is important to bear in mind that the age composition of the two classes differs; the persons having foreign parents must necessarily be mostly on the younger side of middle life, and hence in the tenancy period of life, while those with native parents are distributed normally throughout all ages. Therefore the proprietors with foreign parents are at a disadvantage in the comparison; yet in spite of this they exceed the other class in farm ownership, and occupy a very creditable place in home ownership.

Let us now turn to the ages of farm and home proprietors. How old must a man be when he is most likely to become the owner of his habitation? This novel question can now be answered, with the proviso of a continuance of the conditions that have led to present home and farm ownership. The statistics show that a man is most likely to become the owner of his habitation within about five to ten years

after the time of life when he is most likely to marry; that is, he is most likely to become an owner at 30 to 34 years of age. The probability is a decreasing one in every succeeding quinquennial age period, with the exception of 55 to 59 years, when the probability is greater than at any time of life after 39 years. In the 58 principal cities the probability that a man will acquire the ownership of his dwelling is greatest when he is 30 to 34 years old, or at the same age as for the whole country, and the probability is less than half as great in the cities in this age period as it is in the country at large.

A woman is most likely to become the owner of the dwelling in which she lives when she is 50 to 54 years of age, and the general fact is that the probability increases throughout her life until she is 54 years old, after which it decreases, hardly perceptibly, to the end of her life. The acquiring of the ownership of the dwelling by women in the 58 principal cities is a greatest probability five years later in life than it is in the whole country.

We are now, also, able to say at what time of life a man is most likely to mortgage his habitation, if he owns it. This is at the age at which he is most likely to acquire its ownership, which, as I have already said, is the age of 30 to 34 years; and we need not be surprised at this when we bear in mind that the mortgaging of the habitation is closely related to its purchase, since a majority of mortgages are made to secure a part of the purchase money. Women acquire the ownership of their habitations mostly by gift and inheritance, rather than by purchase, and they are most likely to do so, subject to mortgage, when they are 40 to 44 years old, while they must be at least 60 years old before they are most likely to acquire ownership free of mortgage.

Men and women differ curiously with respect to becoming or remaining farm and home owners, or the heads of tenant families, after they are 60 years old. The proportion of the men decreases while that of the women increases; that is, in passing through life up to the age of 60 years a larger and

larger share of the male and of the female population is composed of owners and the heads of tenant families. The share keeps on increasing with women after 60 years, but it decreases with men, and the inference is indicated that when a man is left alone in his old age he is much more disposed to give up his old home and to live with a son or daughter than a woman is under similar circumstances.

One of the surprising discoveries of the inquiry into the ages of the proprietors of farms and homes is the large proportion of the owners who are at least 50 and 60 years of age. Of the owners of farms 44 per cent are 50 years old and over, and 23 per cent are at least 60 years old; only two per cent are under 25 years old, and only nine per cent are under 30. Very nearly the same percentages represent the owners of homes.

Upon separating the sexes, the female owners are found to be older than the male, owing, doubtless, to widowhood, by which a larger portion of the female owners have become such. Of the female owners of farms free of mortgage 59 per cent are 50 and over, and 32 per cent are at least 60; two per cent are under 25, and five per cent under 30. The figures for mortgaged farms are somewhat lower than these in the older age periods.

For homes free of mortgage, the female owners who are at least 50 years old are 61 per cent of all female owners of free homes, and those who are at least 60 are 37 per cent; for incumbered homes the corresponding proportions are much smaller.

Almost one-half of the male owners of unmortgaged homes in the 58 principal cities are 50 years old or more, and nearly a quarter are 60 at least. The corresponding fractions for females are more than three-fifths for those who are at least 50 and over, and one-third for those who are at least 60 years old. To see the matter in another light, it may be stated that a male farmer must be 30 to 34 years old before the chances are even that he will or will not own his farm, ten-

ancy having preponderated before this age ; and a male home proprietor must be 60 years old or more before the chances become even that he will or will not own his home. A life of 60 years is about twice as long as the average life, and yet a man, who is not a farmer, must live this double duration of the average human existence, and all of the time find himself in a situation where the probability of his owning the roof over his head is against him. It is only after he begins to add years to his three score that he can expect to find the chances in favor of his being the owner of this one of our dearest possessions. In the Southern States the male home proprietor cannot live long enough to find the chances even that he will cease to be a tenant, the negroes being included ; and in the 58 principal cities neither male nor female home proprietors can live long enough to find the even chances. This is a rather startling state of affairs, when presented in this way, but it is consonant with the fact that about one-half of the families of the United States do not own the dwellings in which they live. In the younger ages the farm owners, free of mortgage, are more largely represented, relative to their total number, than the free home owners are, but their representation is less than that of the free home owners in the older ages, with the exception of the age period of 55 to 59 years.

A comparison of farms with homes with respect to ownership under incumbrance shows that the home owners are more largely represented than the farm owners are during the first half of a full life, while the contrary is true during the latter half ; that is, the younger farm owners are less given to mortgaging than the younger home owners are. Under 30 years of age, and from 35 to 39 years, there is a larger representation of farm tenants than of home tenants, relative to the total number of tenants of each class ; but during all other age periods, embracing the age period of 30 to 34 years, and the remainder of life beginning with 40 years, there is a larger representation of home tenants than

of farm tenants. In other words, the latter half of life is the time that is more especially the ownership period with farmers than with home proprietors, while the earlier half of life is more the farm tenancy period than the home tenancy period. A mature and conservative age is the average one of the owners of farms and homes. The male owners of farms are 46 years old, on the average, and the females 51 years; the male owners of homes are 44 years old, and the female owners 51 years. In the 58 principal cities the male owners of homes are 46 years old; the female owners 51 years. Thus it appears that the women are five to seven years older than the men are; that the men who own homes in the cities are two years older than those in the whole country; and that the male owners of homes in the country at large are two years younger than the men are who own farms.

With the statistics at hand it becomes possible to compute the death rate of the farm and home owners, upon the basis of the Massachusetts registration for 1890, which may be regarded as approximately representing the white population. The death rate of each age period is applied to the number of owners of the same age period, and in this way the average death rate of farm and home owners is found to be 25.90 per thousand, the average for the entire population of Massachusetts being 19.44 in 1890. This death rate of 25.90 is virtually the death rate of the wealth owners, since the owners of farms and homes own most of the wealth of the country. The death rate of the male farm and home owners, computed as explained, is 24.76 per thousand; of the female owners, 31.38, or from six to twelve higher than the general death rate.

There are 1,832,903 women in the United States who own the farms and homes that they occupy, 370,480 being farm owners and 1,462,423 home owners. The ownership of farms is divided between the two sexes in the proportion of 90 per cent to men and 10 per cent to women; the ownership of homes 75 per cent to men and 25 per cent to women. That

is to say, slightly more than one-quarter of the 2,923,671 owned homes of this country are owned by women, and about one-tenth of the 3,142,743 owned farms.

It is sometimes possible in statistics to ascertain indirectly without much error what it is practically impossible to ascertain by direct inquiry. The extent to which husbands have given homes to wives no one could find out directly without searching the 3000 real estate record offices in the United States, and by making supplementary inquiries; but there is a short method by which it may be approximately determined. As before stated, it has been ascertained that 10 per cent of the farms that are occupied by owners in the United States are owned by women, and that, of the owned homes, women are the owners of 25 per cent. It is a matter of common observation that farmers, while living, rarely give their farms to their wives, and, if wives and other women inherit homes to about the same extent that they inherit farms, the difference between these two percentages will give the percentage of owned homes that were given to wives. Therefore the conclusion is that 15 per cent, or more than one-seventh, of the total number of owned homes were gifts to wives, and this number is 443,521.

The reason why husbands place the title to the home in their wives' names is, of course, to put it beyond the reach of creditors, not necessarily to defraud or deceive, but that, in any event, a home may be saved for wife and children, unaffected by their own financial operations. With regard to this practice it is interesting to compare the larger with the smaller cities and the towns. Of the owned homes outside of cities of 50,000 population and over, 16 per cent were gifts to wives; in the 47 cities of 50,000 to 250,000 population, 12 per cent; and in the 11 cities of more than 250,000 population, 11 per cent. As we pass from country to town and from town to small city, and from small city to large one, we find husbands less and less disposed to protect the home from chances of loss. The countryman clutches his property

more tenaciously than the city man does, and he treasures it more carefully.

Several of the discoveries in regard to the proprietors of farms and homes, mentioned in the foregoing, will, I hope, excite discussion. Judgment will be passed upon the negroes, who, had they possessed a tithe of the thrift of the Germans, would all have owned their farms by this time, although they could not have bought the more desirable land in the South, because the planters would not have broken up their plantations. The remarkable success of the foreign born in acquiring the ownership of farms and homes must excite comment in regard to their unexpected conservative disposition. The large hold that women have on the farms and homes of the country, obtained almost entirely by gift and inheritance, is of importance to the creditors of their husbands, and is an unlooked-for distribution of wealth to the extent that it has been carried. Now that there is so much speculation and discussion concerning the distribution of wealth, the unexpectedly high age-rate of the owners of farms and homes will naturally raise the question as to why home-owning is delayed so late in life, whether on account of poverty, or on account of unsettled prospects in life, or something else; and whether tenancy, which is perceptibly increasing in this country, and has already become quite European, is not a necessary outcome of the present industrial organization.

Mr. Podsnap has answered these questions variously, both as an optimist and as a pessimist. The character of the answer very much depends upon how much the inquirer shuts his eyes when he is looking for it. However wealth may be distributed as a matter of fact, it must be considerably concentrated, owing to the individual composition of our society. Persons under 25 years of age are not old enough to have accumulated much property, nor most of them to have inherited it, and these persons are 56 per cent of the population. Women do not accumulate out of their earnings and

enterprises, and their wealth is mostly confined to inheritances and gifts. The female population is 49 per cent of the total population. Then there is the negro population, which is 12 per cent of the total, and which owns only 0.39 of one per cent of the wealth of the country. Therefore by far the chief portion of our wealth must be found among the white males of 25 years of age and over, and they constitute only 25 per cent of the population. How many, or rather how few, of these men would be disposed to accumulate much wealth, if they had abundant opportunities to do so, is a matter of vague conjecture. I venture to say that a very large fraction of them could not, or would not, keep \$10,000 each for ten years, if that amount of wealth were given to them. Ability and disposition to keep wealth are required quite as much as ability to get it.

The tenure and values of farms and homes together throw some light on the distribution of wealth. Less than half of the farms of the United States, or 48 per cent, are owned free of debt, the remainder being under mortgage or worked by tenants. Only 27 per cent, or hardly more than one-quarter, of the homes of this country are owned free of mortgage by the families that occupy them, and three-fourths of the homes are mortgaged or are occupied by tenants.

Let us pursue this a step farther and separate the less valuable farms and homes from the more valuable ones. There is a pretty intimate relationship, it is believed, between a person's income and the value of the farm or home that he owns, and, now that we are able to classify the 13,000,000 families of the country with regard to these values, we may reasonably feel that we are getting as close a view of the distribution of wealth as can well be got by indirect statistical means.

The farms and homes that are worth \$5000 and over, and are occupied by their owners, number 1,129,859, and it is among the owners of these where we must find most of the wealth of the country. These families are nine per cent of

all families, and here, in this small fraction of our families, is owned the principal portion of our \$65,037,091,197 worth of wealth.

If a graduated scheme of distribution be drawn up, it is possible to see how easy it is to place a large majority of any given description of units in the hands of a small minority of owners. Some probate statistics of personal property recently published by the Maryland Bureau of Labor Statistics afford an illustration. During the six years from 1888 to 1893, 39 per cent of the probated estates in Baltimore represented only one per cent of the probated wealth; 62 per cent of the estates represented only five per cent of the wealth; 75 per cent of the estates represented only 10 per cent of the wealth; seven per cent of the estates represented 71 per cent of the wealth; four per cent of the estates represented 59 per cent of the wealth; and two per cent of the estates represented 44 per cent of the wealth.

This is how wealth is distributed among those who die possessing wealth in a great city; for, it is to be remembered, that my computations are concerned only with those persons who have wealth enough at death to be worth the attention of a probate court. If the entire population that died were to be included in the computation, the inequality of this distribution of wealth in Baltimore would be much emphasized.

A much broader basis for an exhibit similar to the foregoing is afforded by probate statistics for Massachusetts. The estates to which I will refer are of those persons who died during the three years, 1889 to 1891, for which inventories were filed in the probate courts of the State. The number of these estates is 14,608, representing wealth valued at \$155,558,788, both real and personal property being included. As many as 27 per cent of the estates were worth only one per cent of the total amount of all of the estates, this being the class of those valued at less than \$1000 each. The great proportion of 69 per cent of the estates were valued at only 11 per cent of the total amount, and these estates are

those worth less than \$5000 each. At the other extreme are the estates worth \$50,000 and over, and these are only seven per cent of the total number, while their amount is 65 per cent of the total amount of all the estates.

These facts were taken from the report of the Massachusetts Bureau of Statistics of Labor for 1894. The classification of the amounts of the estates is not sufficiently minute to determine, but it seems likely that not much more than one-half of the persons who die in Massachusetts possessing wealth enough to be distributed through the probate courts are able to own their farms and homes without resorting to the aid of a mortgage. I mean practically able to do so, having regard to their stations in life and their standards of living.

A conspicuous obstacle to the ownership of the home is in the small earnings of labor. Analyze the occupations of men and it will be found that most men do not produce wealth enough to enable them to save much property, if their living is up to the standard of the times, and when that standard is far from being reached there is always a social protest. The cost of a rising standard of living is taking the place of the old-time saving among the masses of the people, and the earnings of labor have not kept pace with the rising standard. There is hardly a limit to possible expenditures, not merely for living, but for our intellectual, moral, emotional, sympathetic, and æsthetic cultivation, compared with which the limit to earnings is very quickly reached.

An effort was made not long ago by some experts in wage statistics in this city to estimate the amount of the earnings of all of the wage earners in the United States for one year, adopting the number ascertained by the census of 1890. The total amount at which they arrived is \$4,774,414,590, and the average earnings with which it is computed cannot reasonably be increased to any great extent.

The average earnings for one year adopted for fishermen and oystermen is \$225; for miners, \$420; for domestic and

personal service, \$227; for manufacturing and mechanical pursuits, \$445; for trade and transportation, \$340; for a group of occupations consisting of lumbermen and raftsmen, quarrymen, stock-raisers and herders, woodchoppers, and various agricultural pursuits, but not including farm laborers, the average of \$372 is adopted. The earnings of agricultural laborers have been determined by the Department of Agriculture to be \$215. For all wage earners the general average is only \$320.

It is quite evident that with such small earnings as these the acquisition of the title to a farm or a home by wage workers of this country, whose number has been carefully estimated to be 14,920,525 out of the 22,735,661 persons having gainful occupations, is a matter of unremitting industry, of great economy, of parsimony even, and of many long years of saving, under what we would call at the present time a low standard of living.

And so now to return to the question that prompted these reflections, I should say that the reason why the ownership of the home, in the majority of cases, is delayed to such a late time of life — almost its time of sundown — is largely on account of both an absolute poverty and a poverty that is relative to land and building values; it is on account of a rising standard of living, of insufficient earnings, and of the uncertainties of the future under a system that makes dependent wage earners out of two-thirds of the workers of the country.